

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN RE	*	BKRTCY. NO. 22-01786 EAG
	*	
VILLODAS MORALES, DESIREE MARIE	*	CHAPTER 13
xxx-xx-1416	*	
	*	
<u>DEBTOR</u>	*	

**NOTICE OF FILING OF AMENDED CHAPTER 13 PLAN  
AND CERTIFICATE OF SERVICE**

TO THE HONORABLE COURT:

COMES NOW, **DESIREE MARIE VILLODAS MORALES**, the Debtor in the above captioned case, through the undersigned attorney and very respectfully states and prays as follows:

1.The Debtor is hereby submitting an amended Chapter 13 Plan, dated August 01, 2022, herewith and attached to this motion.

2.The Plan is amended to modify **Part 3, Section 3.7 to state the correct balance owed to secured creditor Empresas Berrios as per Claim No. 2-1; and to add in Part 8, Section 8.4 a provision for secured creditor Americas Leading Finance Claim No. 3-1 for the lifting of stay since the Debtor is a co-debtor to this car loan, the principal obligor is to make direct payments to said secured creditor and to provide that the Trustee will not make disbursements to Americas Leading Finance unless the principal obligor defaults and an unsecured claim is filed for any deficiency, in the present Chapter 13 case.**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, and all CM/ECF participants; I also certify that a copy of this notice was sent regular mail to the debtors and to all creditors and parties in interest appearing on the master address list (CM/ECF non-participants), hereby attached.

**NOTICE**

**You are notified that within twenty-one (21) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the**

requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 1<sup>st</sup> day of August, 2022.

/s/Roberto Figueroa Carrasquillo

USDC #203614

**RFIGUEROA CARRASQUILLO LAW OFFICE PSC**

**ATTORNEY FOR the DEBTOR**

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**UNITED STATES BANKRUPTCY COURT  
District of Puerto Rico, San Juan Division**

In Re  
**VILLODAS MORALES, DESIREE MARIE**

Case No: **22-01786 EAG**

Chapter 13

XXX-XX-1416

☒ Check if this is a pre-confirmation amended plan.

XXX-XX-

☐ Check if this is a post confirmation amended plan

**Puerto Rico Local Form G**

Proposed by:

☐ Debtor(s)

☐ Trustee

☐ Unsecured creditor(s)

**Chapter 13 Plan dated 08/01/2022**

☒ If this is an amended plan, list below the sections of the plan that have been changed.

**3.7; 8.4**

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**PART 1 Notices**

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**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

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**PART 2: Plan Payments and Length of Plan**

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**2.1 Debtor(s) will make payments to the trustee as follows:**



PMT Amount	Period(s)	Period(s) Totals	Comments
<b>144.00</b>	<b>36</b>	<b>5,184.00</b>	
Subtotals	36	5,184.00	

*Insert additional lines if needed*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply.*

☐ Debtor(s) will make payments pursuant to a payroll deduction order.

☒ Debtor(s) will make payments directly to the trustee.

☐ Other (specify method of payment): \_\_\_\_\_

**2.3 Income tax refunds:**

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

**2.4 Additional payments:**

*Check one.*

☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

## **PART 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any.**

*Check one.*

☒ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

*Check one.*

☒ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

☒ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien Avoidance.**

*Check one.*

☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

*Check one.*

☐ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The Debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor(s) request that upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

**Name of creditor**  
**Americas Leading Finance LLC Claim No. 3-1**

**Collateral**  
**2019 Nissan Sentra**

Insert additional lines as needed.

**3.6 Pre-confirmation adequate protection monthly payments ("APMP") to be paid by the trustee.**

☐ Payments pursuant to 11 USC §1326(a)(1)(C):

Name of secured creditor

\$ Amount of APMP

Comments

**None**

Insert additional lines as needed.

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

**3.7 Other secured claims modifications.**

Check one.

☐ **None.** If "None" is checked, the rest of § 3.7 need not be completed or reproduced.

☒ Secured claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2

Name of creditor	Claim ID #	Claim amount	Modified interest rate	Modified term (Months)	Modified P&I	Property taxes (Escrow)	Property insurance (Escrow)	Total monthly payment	Estimated total PMTs by trustee
<b>Empresas Berrios</b>	<b>Claim #2-1</b>	<b>\$1,024.29</b>							
		<b>[X] To be paid in full 100%</b>						<b>Starting on Plan Month _</b>	

Insert additional lines as needed.

**PART 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

**4.3 Attorney's fees**

Check one.

☒ **Flat Fee:** Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

**OR**

☐ **Fee Application:** The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition:	<b>\$ 125.00</b>
Balance of attorney's fees to be paid under this plan are estimated to be:	<b>\$ 1,875.00</b>
If this is a post-confirmation amended plan, estimated attorney's fees:	<b>\$ 0.00</b>

**4.4 Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6.**

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**4.6 Post confirmation property insurance coverage**

Check one.

☒ **None.** If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

**PART 5: Treatment of Nonpriority Unsecured Claims**

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**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

Check all that apply.

☐ The sum of \$ \_\_\_\_\_.

☐ \_\_\_\_\_% of the total amount of these claims, an estimated payment of \$ \_\_\_\_\_.

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

☐ If the estate of the Debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ \_\_\_\_\_.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims.**

Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**PART 6: Executory Contracts and Unexpired Leases**

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**6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**PART 7: Vesting of Property of the Estate & Plan Distribution Order**

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**7.1 Property of the estate will vest in the Debtor(s) upon**

Check the applicable box:

☒ Plan confirmation.

☐ Entry of discharge.

☐ Other: \_\_\_\_\_

**7.2 Plan distribution by the trustee will be in the following order:**

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)

1. Distribution on Attorney's Fees (Part 4, Section 4.3)

1. Distribution on Secured Claims (Part 3, Section 3.1) – Current contractual installment payments



2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – *Arrearage payments*
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)
7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

## **PART 8: Nonstandard Plan Provisions**

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### **8.1 Check "None" or list the nonstandard plan provisions**

**[ ] None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.**

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

### **8.2 This Section modifies LBF-G, Part 3: Retention of Lien:**

The lien holder of any allowed secured claim, provided for by the Plan in its Part 3, will retain its lien according to the terms and conditions required by 11 USC 1325(a)(5)(B)(i)(I) & (II).

### **8.3 This section modifies LBF-G, Part 2, Section 2.3: Income Tax Refunds to be used to fund the plan:**

Tax refunds will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to use all or portion of such "Tax Refunds", Debtor(s) shall seek Court's authorization prior to any use of funds.

### **8.4 This Provision Supplements Part 3 to provide for the Lifting of the 362(a) Stay:**

Upon the confirmation of this plan the automatic stay pursuant to Section 362(a) will be lifted in favor of Americas Leading Finance as to collateral related to Claim No. 3-1. The Debtor is a co-debtor to this car loan which is to be paid directly to Americas Leading Finance by its principal Juan C Serrano Rivera. The Trustee is not to make disbursement as secured creditor to Americas Leading Finance Claim No. 3-1, unless principal obligor defaults and creditor files an unsecured claim for any deficiency.

*Insert additional lines as needed.*

## **PART 9: Signature(s)**

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**/s/Roberto Figueroa Carrasquillo**

**Signature of attorney of Debtor(s)**

**RFIGUEROA CARRASQUILLO LAW OFFICE PSC**

Date **August 01, 2022**

Date

Date

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Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.



Label Matrix for local noticing  
0104-3  
Case 22-01786-EAG13  
District of Puerto Rico  
Old San Juan  
Mon Aug 1 10:29:10 AST 2022  
(p)AMERICAS LEADING FINANCE  
PO BOX 192367  
SAN JUAN PR 00919-2367

AMERICAS LEADING FINANCE LLC  
BELLVER ESPINOSA LAW FIRM  
COND EL CENTRO I SUITE 801  
500 MUNOZ RIVERA AVE  
SAN JUAN, PR 00918-3300

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

Americas Leading Finance LLC  
PO Box 71115  
San Juan, PR 00936-8015

Cap1/wmt  
PO Box 31293  
Salt Lake City, UT 84131-0293

Empresas Berrios Inc  
PO Box 674  
Cidra, PR 00739-0674

Firstbank Puerto Rico  
PO Box 9146  
San Juan, PR 00908-0146

Island Finance  
PO Box 71504  
San Juan, PR 00936-8604

Komodidad  
PO Box 6359  
Caguas, PR 00726-6359

Liberty Cablevision of Puerto Rico  
PO Box 719  
Luquillo, PR 00773-0719

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CONSUMER SERVICE CENTER  
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PO BOX 186  
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AMERICAS LEADING FINANCE LLC  
PO BOX 192367  
SAN JUAN, PR 00919-2367

End of Label Matrix  
Mailable recipients 15  
Bypassed recipients 0  
Total 15